

UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA

MARIE MEAD,)	3:06-cv-00626-HDM-VPC
)	
Plaintiff,)	
)	ORDER
vs.)	
)	
BANK OF AMERICA,)	
)	
Defendant.)	
)	

Before the court is defendant Bank of America's motion for summary judgment (#16). Plaintiff, who has multiple sclerosis, filed a complaint (#1) under the Americans with Disabilities Act ("ADA"), 42 U.S.C. § 12101 *et seq.*, claiming discrimination by the defendant, her former employer, on the basis of her medical condition. Plaintiff opposed the motion (#20), and the defendant replied (#23). In support of its motion, the defendant argues that (1) Mead is not disabled within the meaning of the ADA; (2) even if she is disabled, the bank made reasonable accommodations for her; and (3) that the plaintiff did not suffer an adverse employment action because of her disability. The court will examine each of these claims in turn.

I. Summary Judgment Standard

Summary judgment "shall be rendered forthwith if the pleadings, depositions, answers to interrogatories, and admissions on file, together with the affidavits, if any, show that there is no genuine issue as to any material fact and that the moving party is entitled to judgment as a matter of law." Fed.R.Civ.P. 56(c). The burden of demonstrating the absence of a genuine issue of material fact lies with the moving party, and for this purpose, the material lodged by the moving party must be viewed in the light most favorable to the nonmoving party. *Adickes v. S.H. Kress & Co.*, 398 U.S. 144, 157 (1970); *Martinez v. City of Los Angeles*, 141 F.3d 1373, 1378 (9th Cir. 1998). A material issue of fact is one that affects the outcome of the litigation and requires a trial to resolve the differing versions of the truth. *Lynn v. Sheet Metal Workers Int'l Ass'n*, 804 F.2d 1472, 1483 (9th Cir. 1986); *S.E.C. v. Seaboard Corp.*, 677 F.2d 1301, 1306 (9th Cir. 1982).

Once the moving party presents evidence that would call for judgment as a matter of law at trial if left uncontroverted, the respondent must show by specific facts the existence of a genuine issue for trial. *Anderson v. Liberty Lobby, Inc.*, 477 U.S. 242, 250 (1986). "[T]here is no issue for trial unless there is sufficient evidence favoring the nonmoving party for a jury to return a verdict for that party. If the evidence is merely colorable, or is not significantly probative, summary judgment may be granted." *Id.* at 249-50 (citations omitted). "A mere scintilla of evidence will not do, for a jury is permitted to draw only those inferences of which the evidence is reasonably susceptible; it may not resort to speculation." *British Airways Bd. v. Boeing Co.*, 585

1 F.2d 946, 952 (9th Cir. 1978); see also *Daubert v. Merrell Dow*
2 *Pharmaceuticals, Inc.*, 509 U.S. 579, 596 (1993) (“[I]n the event
3 the trial court concludes that the scintilla of evidence presented
4 supporting a position is insufficient to allow a reasonable juror
5 to conclude that the position more likely than not is true, the
6 court remains free . . . to grant summary judgment.”). Moreover,
7 “[i]f the factual context makes the non-moving party’s claim of a
8 disputed fact implausible, then that party must come forward with
9 more persuasive evidence than otherwise would be necessary to show
10 there is a genuine issue for trial.” *Blue Ridge Insurance Co. v.*
11 *Stanewich*, 142 F.3d 1145, 1149 (9th Cir. 1998) (citing *Cal.*
12 *Architectural Bldg. Products, Inc. v. Franciscan Ceramics, Inc.*,
13 818 F.2d 1466, 1468 (9th Cir. 1987)). Conclusory allegations that
14 are unsupported by factual data cannot defeat a motion for summary
15 judgment. *Taylor v. List*, 880 F.2d 1040, 1045 (9th Cir. 1989).

16 17 **II. Discrimination under the ADA**

18 The ADA provides that it is unlawful for a covered employer to
19 “discriminate against a qualified individual with a disability
20 because of the disability of such individual in regard to job
21 application procedures, the hiring, advancement, or discharge of
22 employees, employee compensation, job training, and other terms,
23 conditions, and privileges of employment.” 42 U.S.C. § 12112(a).
24 A plaintiff may qualify for relief under the ADA if she can show
25 that: “(1) she is a disabled person within the meaning of the
26 statute; (2) she is qualified, with or without reasonable
27 accommodation, to perform the essential functions of the job she
28 holds or seeks; and (3) that she suffered an adverse employment

1 action because of her disability." *Braunling v. Countrywide Home*
2 *Loans Inc.*, 220 F.3d 1154, 1156 (9th Cir. 2000).

3
4 **A. Disability**

5 The ADA provides that an employee is disabled if her physical
6 or mental impairment substantially limits one or more of her major
7 life activities. See 42 U.S.C. § 12102(2)(A). A plaintiff must
8 therefore satisfy three elements in a disability analysis: (1) she
9 must have a physical or mental impairment; (2) the impairment must
10 limit one or more of her major life activities; and (3) the
11 limitation must be substantial. *Toyota Motor Mfg., Ky., Inc. v.*
12 *Williams*, 534 U.S. 184, 194-95 (2002). The fact that a plaintiff
13 suffers from a particular named condition is not sufficient in
14 itself to render her eligible for relief under the ADA.
15 *Albertson's, Inc. v. Kirkingburg*, 527 U.S. 555, 566 (1999). It is
16 the effect of the condition on that person's life that matters.
17 *Id.* A fourth consideration concerns whether the employer believed
18 the employee had a disability and discriminated against her on the
19 basis of that belief: "[a]n employer runs afoul of the ADA when it
20 makes an employment decision based on a physical or mental
21 impairment, real or imagined, that is regarded as substantially
22 limiting a major life activity." *Sutton v. United Air Lines, Inc.*,
23 527 U.S. 471, 490 (1999).

24
25 (1) Physical Impairment

26 As the defendant concedes, the plaintiff's condition clearly
27 satisfies the first prong of the disability analysis which requires
28 that she have a physical or mental impairment. A diagnosis of MS

1 has been the basis for disability findings in many ADA cases. See,
2 e.g., *Braunling*, 220 F.3d at 1157 (plaintiff suffering from some of
3 the "debilitating consequences of [MS] such as poor ambulation
4 ability and extreme fatigue"). Plaintiff has provided sufficient
5 evidence of her diagnosis, as well as of some of its unfortunate
6 consequences.

7
8 (2) Major Life Activities

9 With respect to the second prong of the disability analysis,
10 plaintiff clearly identifies two major life activities that have
11 been impaired because of her disability: seeing and speaking. (Pl.
12 Opp'n at 13). It is undisputed that these activities fall within
13 the type of major life activities contemplated under the statute.
14 They are among the major life activities specifically enumerated in
15 the regulations implementing the ADA, 29 C.F.R. § 1630.2(i) ("Major
16 Life Activities means functions such as caring for oneself,
17 performing manual tasks, walking, seeing, hearing, speaking,
18 breathing, learning, and working"); and are also included in the
19 regulations implementing the Rehabilitation Act, 42 U.S.C. §
20 12201(a), to which courts may refer when considering claims under
21 the ADA. See *Bragdon v. Abbott*, 524 U.S. 624, 638-39 (1998).
22 Plaintiff has therefore satisfied the second prong of the
23 disability analysis with respect to her impaired vision and speech.

24 Plaintiff cites to several other health issues related to her
25 MS, including pain, emotional sensitivity, and claustrophobia.
26 (Pl. Opp'n at 2). She notes that these health issues have forced
27 her to modify her behavior, including refraining from driving at
28 night or over long distances, spending time in hot weather, and

1 using the oven. (Id.). With respect to these affected activities,
2 the court finds that they do not satisfy the requirements for a
3 "major life activity" addressed in the second prong of the
4 disability analysis, and the court will therefore only examine the
5 limitations plaintiff has experienced with her sight and speech.¹

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7 (3) Substantial Limitation

8 There is some dispute between the parties as to whether the
9 plaintiff's sight and speech is substantially impaired under the
10 third prong of the disability analysis. The Ninth Circuit has held
11 that for a monocular individual to demonstrate a substantial
12 limitation of sight, "the impairment must prevent or severely
13 restrict use of [the plaintiff's] eyesight compared with how
14 unimpaired individuals normally use their eyesight in daily life."
15 *E.E.O.C. v. United Parcel Service, Inc.*, 306 F.3d 794, 797 (9th
16 Cir. 2002). The EEOC's regulations that implement the ADA are also
17 instructive. See *Toyota*, 534 U.S. at 195 (noting that the
18 definitions provided by the EEOC's regulations are useful, but
19 their persuasive authority is not absolute). Under the EEOC's
20 definition, "substantially limit[ed]" means "[s]ignificantly
21 restricted as to the condition, manner or duration under which an
22 individual can perform a particular major life activity as compared
23 to the condition, manner, or duration under which the average
24 person in the general population can perform that same major life

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27 ¹ While the plaintiff has made clear that her ability to drive has been
28 significantly impaired by her condition, she also concedes in her opposition brief
that driving is not a major life activity for the purpose of the disability
analysis. (Pl. Opp'n at 15). The court therefore will not address the merits of
the legal argument that driving is a major life activity.

1 activity." 29 CFR § 1630.2(j). Additional factors enumerated in
2 the EEOC regulations that may also be considered include: "(i)
3 [t]he nature and severity of the impairment; (ii) [t]he duration or
4 expected duration of the impairment; and (iii) [t]he permanent or
5 long term impact, or expected permanent or long term impact of or
6 resulting from the impairment." *Id.*

7 Plaintiff claims that she experienced several episodes in
8 which her vision was impaired as a result of MS. She cites to two
9 occasions over a period of two years in which she felt compelled to
10 pull over while driving because of issues related to her eyesight.
11 (Pl. Opp'n at 16). She recounts periods of double vision, both
12 while driving and at home. (*Id.* at 16-17). Plaintiff also points
13 out that she has been diagnosed with anoptic neuritis, a condition
14 that affects her peripheral vision. (*Id.* at 16). Finally, she
15 notes that she had difficulty "seeing her computer," although this
16 sight problem was apparently remedied by the accommodations made by
17 the defendant, including the installation of a new computer screen.
18 (*Id.*).

19 While the court is mindful of the progressive and often
20 erratic nature of plaintiff's condition, plaintiff's description of
21 the isolated difficulties she experienced with her eyesight does
22 not meet the "substantial limitation" standard under the ADA. The
23 few occasions in which her eyesight impaired her driving were
24 neither sustained nor of the type of severity that the statute
25 contemplates. Similarly, plaintiff points to no circumstances in
26 which her diminished peripheral vision substantially limited her
27 ability to function in a way someone without her condition would.
28 It is evident from the record that plaintiff is still able to lead

1 an active life, including traveling abroad, working, reading, and
2 exercising regularly. (Def. Mot'n for Summ. J., Ex. B (Marie Mead
3 Dep. at 16, 38-39)). Plaintiff also continues to drive, though
4 apparently not at night. (Id. (Marie Mead Dep. at 59)). Outside
5 the few occasions in which she experienced double or blurred
6 vision, it appears that the plaintiff's visual acuity has remained
7 intact, and has not limited her ability to function as others do
8 without such problems. Nor has plaintiff demonstrated that the
9 pain, claustrophobia, or emotional sensitivity have presented a
10 substantial limitation of her sight. For these reasons, the
11 plaintiff has failed to establish that a triable issue of fact
12 exists as to whether her vision problems substantially limit her
13 life activities.

14 Plaintiff also claims that her speech has been impaired by her
15 condition. Specifically, she indicates that she "can no longer
16 speak confidently in her native language and becomes embarrassed
17 about her slow and intentional speech." (Pl. Opp'n at 12). This
18 claim clearly falls short of the "substantial limitation" required
19 under the third prong of the disability analysis. While
20 plaintiff's facility with speech may indeed be affected by her
21 condition and by the drugs she must take to manage it, it is self-
22 evident from her deposition alone that plaintiff is not
23 substantially limited in her ability to use speech to communicate.
24 While she may have suffered a diminished confidence in her ability
25 to converse in her native language of Armenian, this is
26 insufficient to establish a triable issue of fact that she has a
27 "substantial limitation" as required for protection under ADA.

1 (4) Discrimination based on belief of a disability

2 The final question under the disability analysis is whether
3 the defendant believed plaintiff had a disability, and
4 discriminated on the basis of that belief. The inquiry stems from
5 the statute itself, which provides that having a disability
6 includes "being regarded as having" a physical impairment that
7 substantially limits one of the major life activities. 42 U.S.C.
8 12102(2)(C). Here, plaintiff claims that the comment of her
9 supervisor Steve Russell that she should "take disability" was an
10 indication that the bank believed she was disabled. This reference
11 stated alone is insufficient to establish a triable issue that that
12 the bank believed plaintiff was disabled as that term is defined
13 under the statute. Thus, the Ninth Circuit has held that "a person
14 cannot be *regarded* as disabled unless the deficiency that the
15 person is regarded as having is a *disability*" under the ADA.
16 *United Parcel Service*, 306 F.3d at 801. Instead, Mr. Russell's use
17 of the term appears to be consistent with a more generalized
18 meaning of the term that she should take time off to care for
19 herself. See *id.* at 805 ("Casual references to disability . . . do
20 not support a finding" that an employer regards an employee as
21 disabled).

22
23 **B. Essential Functions**

24 Even if the court had found that an issue of material fact
25 exists that could establish that plaintiff was disabled under the
26 ADA, her claim would fail under the second element of the Ninth
27 Circuit's test, that she be qualified, with or without reasonable
28 accommodation, to perform the essential functions of the job she

1 holds or seeks. *Braunling*, 220 F.3d at 1156. The term "essential
2 functions" refers to the "fundamental job duties of the employment
3 position the individual with a disability holds or desires. The
4 term . . . does not include the marginal functions of the
5 position." 29 C.F.R. § 1630.2(n)(1). The court must ask whether a
6 plaintiff "can perform the job's essential functions without
7 reasonable accommodation, and then, if he cannot, whether he can do
8 so with reasonable accommodation." *Dark v. Curry County*, 451 F.3d
9 1078, 1086 (9th Cir. 2006).

10 Plaintiff's title at Bank of America was Client Manager. The
11 parties concur on the essential functions of a Client Manager.
12 According to the plaintiff, "[a] Client Manager is responsible for
13 the relationship building of high value customer [sic]. Essential
14 functions of a Client Manager include: calling five (5) customers
15 daily; visiting customers in person; obtaining new clients;
16 resolving customer problems; being an advocate for the customers."
17 (Pl. Opp'n at 1-2). Plaintiff points to her ten year record of
18 employment with the bank without receiving any warning, reprimands,
19 or poor evaluations, as evidence that she continued to perform her
20 job's essential functions. (Id. at 19). She indicates that it was
21 only upon the arrival of Mr. Russell, who became her supervisor in
22 2005, that she began to receive written reprimands and poor
23 evaluations. (Id.). In particular, she notes that Mr. Russell was
24 unsympathetic to her health condition and rejected her explanations
25 for why it was hindering her job performance. (Id.).

26 The defendant points out, however, that the plaintiff
27 consistently performed poorly at her job's essential functions
28 according to the standards the bank uses to evaluate its employees.

1 (Def. Mot'n for Summ. J. at 10). Specifically, the defendant
2 argues that plaintiff's "Client Delight" score, which measured the
3 satisfaction of the plaintiff's clients and which was determined
4 through a quarterly client survey conducted by a third party, was
5 consistently low through much of 2004 and 2005. (Id. at 10-12).
6 Furthermore, the bank received numerous complaints concerning
7 plaintiff's performance from her clients, as well as requests to be
8 transferred to a different client manager. (Id.). Plaintiff also
9 missed multiple meetings and appointments both with supervisors at
10 the bank and with clients. (Id. at 10-11). The defendant cites to
11 several occasions in which the bank attempted to assist plaintiff
12 in improving her performance, without success. (Id. at 10-13).
13 Finally, the bank indicates that in one instance in the midst of
14 her declining performance, the plaintiff actually misrepresented
15 her low production figures to the bank. (Id. at 11-12).

16 Plaintiff's interaction with existing clients and acquisition
17 of additional clients were core elements of her work, and by the
18 bank's metrics her performance in these areas was deficient.
19 Plaintiff's apparent effort to inflate her performance figures
20 suggests that she was also aware of their inadequacy. Furthermore,
21 the record reflects that not only did the plaintiff fail to perform
22 her job's essential functions satisfactorily, but she failed even
23 with the accommodations the bank made to her requests.
24 Specifically, the bank responded to two requests she made to
25 mitigate the impact of her job's duties on her health. First, it
26 reduced the distances she was required to drive to meet with
27 clients when she stated that long distances bothered her. (Id. at
28 14-16). Second, the bank provided her with a larger computer

1 monitor when she complained of difficulty seeing the screen, as
2 well as a "full ergonomic evaluation and reconfiguration" of her
3 office. (Def. Reply at 6). Even with these accommodations,
4 plaintiff's performance did not improve. Plaintiff's claim
5 therefore also fails under the second prong of the discrimination
6 analysis under the ADA that she be able to perform the essential
7 functions of her job to be entitled to protection.

8 9 **C. Adverse Employment Action**

10 The final requirement for relief under the ADA is that to
11 recover, a plaintiff must have been the object of an adverse
12 employment action. *Braunling*, 220 F.3d at 1156. Additionally, the
13 disability must have been a "motivating factor" in the adverse
14 employment action. *Head v. Glacier Northwest Inc.*, 413 F.3d 1053,
15 1065 (9th Cir. 2005) ("the ADA outlaws adverse employment decisions
16 motivated, even in part, by animus based on a plaintiff's
17 disability or request for an accommodation—a motivating factor
18 standard"). The Ninth Circuit has adopted a broad view of what
19 constitutes an adverse employment action in the Title VII context
20 to include any "adverse treatment that is reasonably likely to
21 deter employees from engaging in protected activity." *Ray v.*
22 *Henderson*, 217 F.3d 1234, 1237 (9th Cir. 2000). This definition
23 may encompass negative performance evaluations if they are clearly
24 undeserved or a large departure from prior reviews. See *Yartzoff*
25 *v. Thomas*, 809 F.2d 1371, 1376 (9th Cir. 1987) ("Transfers of job
26 duties and undeserved performance ratings, if proven, would
27 constitute 'adverse employment decisions'"). It is clear that a
28 plaintiff need not be terminated to establish an adverse employment

1 action. See, e.g., *Coons v. Secretary of U.S. Dept. Of Treasury*,
2 383 F.3d 879, 887 (9th Cir. 2004) (finding that the demotion of an
3 IRS employee was an adverse employment action under the ADA).

4 Here, plaintiff was not terminated by the defendant. She
5 voluntarily resigned, allegedly in anticipation of being fired.
6 (Pl. Opp'n at 7). She therefore claims that the adverse employment
7 actions against her consisted of "baseless written reprimands and a
8 sub-par and unmerited evaluation. Plaintiff was singled out by Mr.
9 Russell, placed on a performance improvement plan and treated less
10 favorably than other employees." (Pl. Opp'n at 20). While these
11 allegations standing alone may be sufficient to fall within the
12 broad definition of an adverse employment action articulated by the
13 Ninth Circuit in the context of a Title VII action, the record
14 clearly reflects that the defendant's reprimands and poor
15 evaluations were motivated by the plaintiff's declining
16 performance, and not by any animus based on the condition of her
17 health. The defendant has explained its system for determining
18 when an employee's performance demands improvement through special
19 attention from the bank. Plaintiff's "Client Delight" score was
20 below standard, and the bank received multiple complaints from
21 clients about her job performance. The bank's actions the
22 plaintiff points to as evidence of its discrimination are
23 consistent with the actions any employer might take to promote
24 better performance from an employee who is demonstrating serious
25 difficulties with her job duties.

26 Furthermore, plaintiff has failed to show that these are
27 actions of an employer seeking to pressure an employee to quit
28 because of her disability by creating uncomfortable working

1 conditions. Plaintiff makes the statement that she "had deposits
2 which were rightfully hers taken away and then constructively
3 terminated." (Id.). This is plaintiff's only mention of a
4 constructive termination, and the record does not create a triable
5 issue of fact as to this claim. To make out a case of constructive
6 discharge, an employee must demonstrate that a working environment
7 is "so intolerable and discriminatory as to justify a reasonable
8 employee's decision [to leave]." *Watson v. Nationwide Ins. Co.*,
9 823 F.2d 360, 361 (9th Cir. 1987). The plaintiff has made no such
10 showing here. Instead, the bank made considerable efforts to work
11 with the plaintiff to improve her lagging performance. It did not
12 demote her, reduce her pay, or otherwise discipline her for her
13 conduct, but instead accommodated her requests for shorter driving
14 distances and a more suitable computer screen. Plaintiff has
15 presented insufficient evidence to demonstrate that there is a
16 triable issue of fact that her working conditions were so
17 intolerable that a reasonable person in her position would have
18 felt compelled to leave.

19 Moreover, plaintiff indicates that her final decision to leave
20 stemmed from her meeting with her supervisor, Mr. Russell, whose
21 "mannerisms coupled with [his] carrying certain forms indicated to
22 Plaintiff that [he] intended to fire Plaintiff. Plaintiff, instead
23 of Mr. Russell firing her, resigned." (Pl. Opp'n at 7).
24 Defendant indicates, however, that this meeting was in fact yet
25 another attempt by the bank to provide the plaintiff with an
26 opportunity to improve her performance through a "Structured
27 Coaching." (Def. Reply at 12). The record reflects that at the
28 time of the meeting, the plaintiff had already secured and accepted

1 a job at a different bank, a fact that clearly belies her claim of
2 constructive discharge.

3
4 **III. Conclusion**

5 For these reasons, the court finds that there is no issue of
6 material fact with respect to plaintiff's claim under the ADA, and
7 the defendant is entitled to summary judgment as a matter of law.
8 Defendant's motion for summary judgment is therefore granted.

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10 **IT IS SO ORDERED.**

11 DATED: This 14th day of March, 2008.

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13 UNITED STATES DISTRICT JUDGE
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